

By WEBER.]

[SENATE FILE No. 196—INSURANCE.]

## A BILL

FOR AN ACT TO COMPEL INSURANCE COMPANIES TO INSERT IN THE APPLICATION FOR INSURANCE THE CONDITIONS OF THE POLICY AND DELIVER TO THE ASSURED A COPY OF THE APPLICATION AT THE TIME OF MAKING THE SAME.

*Be it enacted by the General Assembly of the State of Iowa:*

SECTION 1. Insurance companies shall, previous to issuing a policy, take from the assured  
2 an application for the insurance, and that the application shall contain the conditions of  
3 the insurance as found in the policy, and that at the time of taking the application, a  
4 duplicate copy of the same shall be made and delivered by the company, or their agent, to  
5 the assured.

SEC. 2. Said conditions in the application and the policy shall be printed in paragraphs  
2 consecutively numbered, and not to exceed two conditions in any one paragraph, and the  
3 same shall be in not less than nonpareil type.

SEC. 3. A violation of either of the above sections will constitute the premium notes  
2 given for the insurance null and void, and if the said premium was paid in cash than an  
3 action can be maintained and judgment obtained against the insurance company for the  
4 money so paid, with the costs of the suit, including a reasonably attorney's fee.

SEC. 4. All acts or parts of acts in conflict or inconsistent with this act are hereby  
2 repealed.